



Mark Your Calendar for the October 2019 Employees' Benefits Fair!

KAUAI | OCTOBER 29, 2019 | 9:00 A.M.—4:00 P.M.

Kauai Marriott Resort, Kauai Ballroom | 3610 Rice Street, Lihue, HI 96766

How can you better prepare for your financial future after you stop working? Do you have a good plan in place? Are you confident in your current household spending and income, what these will look like in the future and the steps you need to take to reach your retirement goals? Learn how the Island Savings Plan can help you with your retirement planning by attending the upcoming Employees' Benefits Fair on Kauai. Don't miss the chance to:

- Learn about your employment benefits directly from benefit plan administrators
- Learn more about the Island Savings Plan's features, benefits, investment options and helpful retirement tools
- Meet with the Plan's Investment fund managers and the Prudential Retirement Education counselors. Morningstar Investment Management will also be on-site for one-on-one consultations and to explain how their online investment advisory service can provide you with personalized recommendations
- See how to register your plan account online and sign up for e-delivery to get fast, convenient access and more control over your retirement account
- Attend benefits-related financial wellness workshops
- Meet members of the State of Hawaii Deferred Compensation Plan Board of Trustees

Workshop Schedule:

9:15 a.m.	Island Savings Plan—Pre-Retirement
10:15 a.m.	Island Savings Plan—Exploring the Big Picture of Retirement Income
11:15 a.m.	HI529 College Savings Program*
12:15 p.m.	Island Savings Plan—Plan Overview/The Power of Ahupua`a
1:15 p.m.	Morningstar Investment Advice and Managed Accounts
2:15 p.m.	Island Savings Plan—How Millennials Can Plan for the Journey to Retirement
3:15 p.m.	Island Savings Plan—Market Behavior

*HI529 College Savings Program is not affiliated with Prudential Financial or any of its affiliates.

The Governor has approved the use of up to two hours of work time (which includes travel time) for State employees to attend one fair this year.

If you need auxiliary aids or services (sign language, interpreters, etc.), inform the local office of Prudential Retirement® at least seven days prior to the Employees' Benefits Fair.

Fund Updates

Funds on the Watch List: Wellington Research Value Fund

Stable Value Fund: Effective October 1, 2019, the Fourth Quarter 2019 rate is **2.88%**.

NEW! Take control of your financial future right from your computer.

Too busy to leave your desk? The plan now offers virtual one-on-one retirement education consultations.

Island \$avings Plan Retirement Education Counselors are available to help you:

- Review your account and set financial goals.
- Update your savings and/or asset allocation to help you reach your goals.
- Enroll in the plan.
- Learn how the Plan's tools and resources can help you improve your financial wellness, even if you are experiencing day-to-day struggles.

To set up an appointment:

- Visit www.prudential.com/islandsavings; click on the “**Counselors**” tab and then the “**Schedule a Meeting**” link.
- Select virtual One-on-One Session from the drop-down option and then choose the date and time slot you would like to book.
- You will receive a confirmation and reminder.
- Please have your User ID and Password available so that you can log into your account once the session begins.

Island \$avings Plan Receives National Award

The Island \$avings Plan received national recognition for excellence from the National Association of Government Defined Contribution Administrators, Inc. (NAGDCA) in September 2019. The Plan received a Leadership Recognition Award presented by NAGDCA's 2019 President Cindy Rehmeier in the National Retirement Security Week category for the employee benefits fair event, which celebrated and promoted the 2018 National Retirement Security Week (NRSW) for Maui State and County Employees. The Leadership Recognition Awards recognize excellence and innovation in retirement plan design, participant education, technology, and/or effective communication methods in government-defined contribution plans. Projects and campaigns from NAGDCA government members were eligible for nomination.



From left, seated: Julie Klassen, Vice President, Prudential Retirement; Cynthia Akiyoshi, Board Staff, Dept. of Human Resources Development.

Standing: Kevin Malmud, Manager Retirement Counseling, Prudential Retirement; Robert Yu, Ex-Officio Member, Board of Trustees; Cindy Rehmeier, 2019 NAGDCA President, State of Missouri; Brian Moto, Employee Member and Chairman, Board of Trustees; Kalei Rapoza, Employee Member, Board of Trustees; and Kalbert Young, Employee Member, Board of Trustees.

Lunch-n-Learns available!

Would you like to sponsor a retirement planning workshop? You can! And it's free. Just gather a group of five or more coworkers, and an I\$P Retirement Education Counselor will conduct a Lunch-n-Learn at your location. Topics include the new Big Picture and Millennials workshops, as well as Plan Overviews for those wanting to learn about the Plan's investment options. Email PR.ISP.Hawaii@prudential.com to request a date and location.

Go Green Challenge succeeds in Engaging Results



The Island Savings Plan joined forces with the State of Vermont Retirement Plan to offer a Go Green Challenge.

The results of the Go Green Challenge, which ended on August 23, were excellent!

Island Savings Plan participants did their part to “Go Green” with 553 participants registering their accounts and 523 participants electing e-delivery. During this challenge an additional 383 employees enrolled in the plan. All of this amounted to a total of a 2.64% increase in participants going paperless.

Vermont’s employees were busy as well: 365 participants registered their accounts, with 424 participants electing e-delivery and 277 employees joining the plan for an overall 3.55% increase. A close race, Vermont was declared the winner, due to its lower ratio of total participants compared to the total number of e-delivery elections. Overall, both plans triumphed in this challenge and it was a fun promotion that drew attention for participants and employees to take action.

You can still live greener by signing up for e-delivery for faster access to transaction confirmations, account statements and quarterly newsletters through email notifications. After you register your account online, click on “View Details” or “State of Hawaii Deferred Compensation Plan.” The benefit of e-delivery is that you can stay connected to a larger network of information and services within the Plan.

If you already have an email address set up, simply click on the “Statements & Documents” option and change your delivery preferences to e-delivery for each listed option. Once you sign up for e-delivery, you’ll get personalized financial wellness information, reduce mail clutter and worry less about misplaced documents. Already signed up? Make sure your email address is current and encourage your coworkers to sign up.

Consider that living in a way that is friendly to our environment is a step to a better future.

Your new digital experience* will help you assess where you may need to make a change to your financial plan, address day-to-day money matters, enhance your budget’s effectiveness and more!

*Once you enter the upgraded website, the State of Hawaii Board of Trustees and the State Deferred Compensation Plan are not responsible for and do not have oversight over the content or materials on the Prudential website.

RETIREMENT EDUCATION COUNSELORS

Tom Kalili, *Big Island* Al Lee, *Oahu/Molokai/Lanai*
Kapena Kim, *Oahu/Maui* Kevin Malmud, *Plan Manager*
Peter Eddy, *Oahu/Kauai*

LOCAL OFFICE STAFF— RETIREMENT EDUCATION TEAM

Grace Baracao, *Oahu* Jeanne Kanai, *Oahu*

BOARD OF TRUSTEES

Ryker Wada
*Ex-Officio Member, Department of
Human Resources Development*

Robert Yu
*Ex-Officio Member,
Department of Budget and Finance*

Kalbert Young
*Employee Member,
University of Hawaii System*

Brian Moto, Chairperson
*Employee Member,
University of Hawaii Maui College*

Kalei Rapoza
*Employee Member,
University of Hawaii at Hilo,
Human Resources*

Island Savings Plan Info Line: 888-71-ALOHA (888-712-5642)

Automated toll-free phone number is available 24/7.

- **Select “1” to speak with a Participant Service Representative**
Monday through Friday, 2:00 a.m. to 3:00 p.m. HST (Daylight Savings),
or 3:00 a.m. to 4:00 p.m. HST (after Daylight Savings ends).
- **Select “2” to contact a local Island Savings Plan Retirement
Education Counselor**
Monday through Friday, 8:00 a.m. to 5:00 p.m. HST, and Saturdays,
8:00 a.m. to 12:00 p.m. HST.
- **Website: www.prudential.com/islandsavings**



**Prudential Retirement
Honolulu Office**
1100 Alakea Street, Suite 1550
Honolulu, HI, 96813

Office Hours
8:00 a.m. to 5:00 p.m. HST
Monday through Friday
8:00 a.m. to 12:00 p.m. HST, Saturdays

Free Parking
Entrance on Alakea Street,
parking ticket validated at
the local office.



The Wellington CIFI Trust Research Fund is a collective investment trust(s) maintained by Wellington Trust Company, NA. Wellington Trust Company, NA is not affiliated with Prudential Financial or its affiliates. Collective investment trusts (CITs) are bank-administered trusts subject to regulation under applicable banking laws. CITs hold commingled assets that invest for a specific style, such as Growth. CITs are not registered with the Securities and Exchange Commission, and are available only to qualified retirement plans, such as 401(k) plans, or eligible government plans, and their participants.

The Stable Value Fund is invested approximately 50% in a guaranteed interest contract with the Prudential Insurance Company of America (PICA), Newark, NJ 07102, and 50% with Invesco Institutional. The Prudential Financial assets are managed by the Fixed Income Group at Jennison Associates, LLC, a Prudential Financial company. Any guarantees associated with the PICA portion are subject to the claims-paying ability of PICA. The Invesco assets are backed by a diversified portfolio of bonds that are held in trust for the fund and managed by Invesco, PIMCO, BlackRock and Jennison. The Stable Value assets are not FDIC-insured, may lose value and are not bank-guaranteed. PICA Contract form #GA-8215.

Retirement Education Counselors are registered representatives of Prudential Investment Management Services LLC (PIMS), Newark, NJ. PIMS is a Prudential Financial company.

This information has been provided for your benefit and is not intended or designed to be tax advice. Neither Prudential Financial nor any of its affiliates provide tax or legal advice—for which you should consult with your qualified professional.

Retirement products and services are provided by Prudential Retirement Insurance and Annuity Company (PRIAC), Hartford, CT, or its affiliates. PRIAC is a Prudential Financial company.

© 2019 Prudential Financial, Inc. and its related entities. Prudential, the Prudential logo and the Rock symbol are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.